

**Certificate of Notice Page 1 of 3**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Francis Rayner  
 Terri Rayner  
 Debtors

Case No. 18-13052-mdc  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: John  
 Form ID: pdf900

Page 1 of 2  
 Total Noticed: 39

Date Rcvd: Jul 26, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 28, 2019.

db/jdb +Francis Rayner, Terri Rayner, 136 Willowbrook Road, Clifton Heights, PA 19018-2511  
 14102922 +Aes/pheaa, Attn: Bankruptcy Dept, Po Box 2461, Harrisburg, PA 17105-2461  
 14102926 +Citibankna, Citibank Corp/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034  
 14102927 +Citizens Bank, 1 Citizens Dr, Riverside, RI 02915-3000  
 14102935 +First Premier Bank, 601 S Minnesota Ave, Sioux Falls, SD 57104-4868  
 14161170 +MidFirst Bank, 999 NW Grand Blvd, Oklahoma City, OK 73118-6051  
 14102936 +Midland Mortgage Co, Attn: Customer Service/Bankruptcy, Po Box 26648, Oklahoma City, OK 73126-0648  
 14102938 +Peoples Credit Co, 1164 Se 82nd, Portland, OR 97216-1202  
 14113234 +Rebecca A. Solarz, Esquire, KML Law Group, P.C., c/o Midland Mortgage, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1538  
 14129109 UNITED STATES DEPARTMENT OF EDUCATION, CLAIMS FILING UNIT, P O BOX 8973, MADISON, WI 53708-8973  
 14102940 +US Dept of Education, Attn: Bankruptcy, Po Box 16448, Saint Paul, MN 55116-0448  
 14102939 +Us Dept Of Ed/Great Lakes Higher Educati, Attn: Bankruptcy, 2401 Interanational Lane, Madison, WI 53704-3121

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: megan.harper@phila.gov Jul 27 2019 02:37:26 City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 27 2019 02:36:37 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jul 27 2019 02:37:08 U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 14102923 +E-mail/Text: bsimmons@amsher.com Jul 27 2019 02:37:36 AmSher Collection Srv, 4524 Southlake Parkway, Ste 15, Hoover, AL 35244-3271  
 14102925 +E-mail/Text: compliance@contractcallers.com Jul 27 2019 02:37:48 CCI/Contract Callers Inc, Attn: Bankruptcy Dept, 501 Greene St Ste 302, Augusta, GA 30901-4415  
 14102924 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jul 27 2019 02:42:13 Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285  
 14102928 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jul 27 2019 02:36:18 Comenity Capital Bank/HSN, Attn: Bankruptcy Dept, Po Box 18215, Columbus, OH 43218  
 14102929 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jul 27 2019 02:36:18 Comenitycapital/modell, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125  
 14102930 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jul 27 2019 02:36:19 Comenitycb/modellvisa, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125  
 14102931 +E-mail/PDF: creditonebknofications@resurgent.com Jul 27 2019 02:41:46 Credit One Bank, Attn: Bankruptcy, Po Box 98873, Las Vegas, NV 89193-8873  
 14102932 +E-mail/PDF: pa\_dc\_ed@navient.com Jul 27 2019 02:42:51 Dept of Ed / Navient, Attn: Claims Dept, Po Box 9635, Wilkes Barr, PA 18773-9635  
 14117664 E-mail/Text: mrdiscen@discover.com Jul 27 2019 02:36:05 Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025  
 14102933 +E-mail/Text: mrdiscen@discover.com Jul 27 2019 02:36:05 Discover Financial, Po Box 3025, New Albany, OH 43054-3025  
 14102934 +E-mail/Text: bnc-bluestem@quantum3group.com Jul 27 2019 02:37:39 Fingerhut, Bankruptcy Dept, 6250 Ridgewood Rd, Saint Cloud, MN 56303-0820  
 14163294 E-mail/PDF: resurgentbknofications@resurgent.com Jul 27 2019 02:41:45 LVNV Funding, LLC its successors and assigns as, assignee of MHC Receivables, LLC and, FNBM, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
 14163293 E-mail/PDF: resurgentbknofications@resurgent.com Jul 27 2019 02:42:18 LVNV Funding, LLC its successors and assigns as, assignee of Providian National Bank, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
 14126648 +E-mail/Text: bankruptcydpt@mcmcg.com Jul 27 2019 02:36:47 MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011  
 14102937 +E-mail/PDF: pa\_dc\_claims@navient.com Jul 27 2019 02:42:51 Navient, Attn: Bankruptcy, Po Box 9500, Wilkes-Barre, PA 18773-9500  
 14177771 E-mail/PDF: pa\_dc\_claims@navient.com Jul 27 2019 02:42:53 Navient Solutions, LLC on behalf of, Department of Education Loan Services, PO Box 9635, Wilkes Barre, PA 18773-9635  
 14130918 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jul 27 2019 02:42:51 Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541  
 14164266 E-mail/PDF: resurgentbknofications@resurgent.com Jul 27 2019 02:42:18 PYOD, LLC, c/o Resurgent Capital Services, PO BOX 10675, Greenville, SC 29603-0675  
 14163292 +E-mail/PDF: resurgentbknofications@resurgent.com Jul 27 2019 02:41:45 PYOD, LLC its successors and assigns as assignee, of Plains Commerce Bank, Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008  
 14161428 E-mail/Text: bnc-quantum@quantum3group.com Jul 27 2019 02:36:20 Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788

District/off: 0313-2

User: John  
Form ID: pdf900

Page 2 of 2  
Total Noticed: 39

Date Rcvd: Jul 26, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

14106846 E-mail/Text: bnc-quantum@quantum3group.com Jul 27 2019 02:36:20  
Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788,  
Kirkland, WA 98083-0788  
14109371 +E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Jul 27 2019 02:41:46 T Mobile/T-Mobile USA Inc,  
by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901  
14102940 +E-mail/Text: EDBKNotices@ecmc.org Jul 27 2019 02:36:04 US Dept of Education,  
Attn: Bankruptcy, Po Box 16448, Saint Paul, MN 55116-0448  
14102942 +E-mail/Text: wfmelectronicbankruptcynotifications@verizonwireless.com Jul 27 2019 02:36:03  
Verizon, Verizon Wireless Bk Admin, 500 Technology Dr Ste 550,  
Weldon Springs, MO 63304-2225  
14102941 +E-mail/Text: wfmelectronicbankruptcynotifications@verizonwireless.com Jul 27 2019 02:36:03  
Verizon, Attn: Wireless Bankruptcy Admin, 500 Technology Dr Ste 500,  
Weldon Springs, MO 63304-2225

TOTAL: 28

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 28, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 26, 2019 at the address(es) listed below:

CHRISTINE C. SHUBERT christine.shubert@comcast.net, J100@ecfcbis.com  
CHRISTINE C. SHUBERT on behalf of Trustee CHRISTINE C. SHUBERT christine.shubert@comcast.net,  
J100@ecfcbis.com  
MICHAEL T. MALARICK on behalf of Debtor Francis Rayner michael@malaricklaw.com,  
t.mr70336@notify.bestcase.com  
MICHAEL T. MALARICK on behalf of Joint Debtor Terri Rayner michael@malaricklaw.com,  
t.mr70336@notify.bestcase.com  
MICHAEL T. MALARICK on behalf of Trustee WILLIAM C. MILLER, Esq. michael@malaricklaw.com,  
t.mr70336@notify.bestcase.com  
REBECCA ANN SOLARZ on behalf of Creditor MIDFIRST BANK bkgroup@kmlawgroup.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov  
WILLIAM C. MILLER, Esq. on behalf of Trustee WILLIAM C. MILLER, Esq. ecfemails@phl3trustee.com,  
philaecf@gmail.com

TOTAL: 8

UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE:	:	
Francis Rayner and Terri Rayner	:	Chapter 13
	:	
Debtor	:	Case No.: 18-13052 MDC

ORDER GRANTING DEBTORS' MOTION FOR LEAVE TO FILE A NEW  
BANKRUPTCY PETITION

AND NOW, this 25<sup>th</sup> day of July, 2019 upon consideration of the Motion of Francis Rayner and Terri Rayner for leave to file a new Bankruptcy Petition: it is hereby

ORDERED and DECREED that Debtors are granted to file a new bankruptcy petition on or before July 25, 2019 without further Order of the Court, contingent upon the following:

1. Debtors entering into a stay current stipulation with the mortgage company, which can reference staying current on both mortgage and Trustee payments.

2. Debtors are barred from filing any case without prior Court approval if any newly filed case is dismissed for any reason.

Magdalene D. C.  
Judge Magdalene D. Coleman